

<i>SERFF Tracking Number:</i>	<i>AGDE-125589350</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Union Fire Insurance Company of Pittsburgh, PA</i>	<i>State Tracking Number:</i>	<i>38602</i>
<i>Company Tracking Number:</i>	<i>C36049DBG</i>		
<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>AIG@WORK</i>		
<i>Project Name/Number:</i>	<i>Security Evacuation Benefit Rider /C36049DBG</i>		

Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, PA

Product Name: AIG@WORK

TOI: H02G Group Health - Accident Only

Sub-TOI: H02G.000 Health - Accident Only

Filing Type: Form

SERFF Tr Num: AGDE-125589350 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: C36049DBG

Co Status:

Authors: Wanda Floyd, Margaret

Cobb, Darren O'Toole

Date Submitted: 04/04/2008

State Tr Num: 38602

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 04/12/2008

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Security Evacuation Benefit Rider

Project Number: C36049DBG

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/12/2008

State Status Changed: 04/12/2008

Corresponding Filing Tracking Number: C36049DBG

Filing Description:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 04/01/2008

Domicile Status Comments: deregulated in Pennsylvania

Market Type:

Group Market Size:

Group Market Type:

Deemer Date:

Enclosed is a copy of our Security Evacuation Benefit Rider form for your review and approval. This form is new and not intended to replace any other form previously approved by your Department. The subject form is an optional benefit rider and, when elected by the Policyholder, will be attached to Group Accident Insurance Policy Form C11656(REV 3-99)DBG.

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It will be attached to newly issued and in-force policies when the subject benefit is elected. It may also be added to in-force certificates. To facilitate readability, newly issued certificates will incorporate the Rider text directly into the body of the certificate.

The effective date of issue of these forms will be upon approval by your Department.

Company and Contact

Filing Contact Information

Margaret Cobb, Product Analyst	margaret.cobb@aig.com
600 King Street	(800) 225-5244 [Phone]
Wilmington, DE 19801	(302) 594-4810[FAX]

Filing Company Information

National Union Fire Insurance Company of Pittsburgh, PA	CoCode: 19445	State of Domicile: Pennsylvania
70 Pine Street	Group Code: 12	Company Type:
New York, NY 10270	Group Name: AIG	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 25-0687550	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	\$ 20.00 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, PA	\$20.00	04/04/2008	19282604

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TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only
Product Name:	AIG@WORK		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	04/12/2008	04/12/2008

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<i>Project Name/Number:</i>	<i>Security Evacuation Benefit Rider /C36049DBG</i>		

Disposition

Disposition Date: 04/12/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AGDE-125589350	State:	Arkansas
Filing Company:	National Union Fire Insurance Company of Pittsburgh, PA	State Tracking Number:	38602
Company Tracking Number:	C36049DBG		
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only
Product Name:	AIG@WORK		
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Security Evacuation Benefit Rider	Approved-Closed	Yes

SERFF Tracking Number: AGDE-125589350 State: Arkansas

Filing Company: National Union Fire Insurance Company of Pittsburgh, PA State Tracking Number: 38602

Company Tracking Number: C36049DBG

TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only

Product Name: AIG@WORK

Project Name/Number: Security Evacuation Benefit Rider /C36049DBG

Form Schedule

Lead Form Number: C36049DBG

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	C36049DBG	Policy/Cont	Security Evacuation	Initial		50	C36049DBG.pdf
	G	ract/Fratern	Benefit Rider				
		al					
		Certificate:					
		Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					



AIG Domestic Accident & Health Division

A Division of the AIG Companies®

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 70 Pine Street, New York, NY 10270

(212) 770-7000

(a capital stock company, herein referred to as the Company)

Policyholder: [ABC Incorporated]

Policy Number: [XXXXXX]

SECURITY EVACUATION BENEFIT RIDER

This Rider is attached to and made part of the [Policy][Certificate] as of the Policy Effective Date shown in the Policy's Master Application effective [Month Day, Year]. It applies only on or after that date. It is subject to all of the provisions, limitations, and exclusions of the Policy except as they are specifically modified by this Rider.

If, as a result of an Occurrence that takes place during an Insured Person's Period of Coverage and while traveling outside his or her Home Country, an Insured Person requires a Security Evacuation, the Company will pay benefits to Transport the Insured Person to the Nearest Place of Safety. The determination that an Insured Person requires a Security Evacuation must be made by a Designated Security Consultant and all arrangements must be made by [American International Assistance Services, Inc., (AIAS)].

Benefits will be payable for eligible expenses up to a Maximum of [\$10,000-\$1,000,000]. Eligible expenses are for Transportation and Related Costs to the Nearest Place of Safety necessary to ensure the Insured Person's safety and well-being as determined by the Designated Security Consultant. Security Evacuation benefits are payable only once per [Occurrence/Period of Coverage].

[Benefits will also be payable for Transportation and Related Costs within [1-14] days of the Security Evacuation to either of these locations as chosen by the [Company] [Insured Person] [Designated Security Consultant]:

- (1) back to the Host Country if return is safe and permitted; or
- (2) the Insured Person's Home Country [; or
- (3) [where the Insured Person is currently permanently assigned by the Policyholder]

[where the Policyholder is located]

[where the entity that sponsored the Insured Person's trip is located].

This benefit is subject to the overall Maximum stated above.]

[Benefits will be payable for consulting services by Designated Security Consultant for seeking information on Missing Person or kidnapping cases if the Insured Person is deemed kidnapped or a Missing Person by local or international authorities. This benefit is subject to the overall Maximum stated above.]

[AIAS] must make all arrangements and must authorize all expenses in advance of any benefits being payable. [AIAS] is not responsible for the availability of Transport services. Where a Security Evacuation becomes impractical because of hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Insured Person until a Security Evacuation becomes viable.

C36049DBG

Right of Recovery

If, after a Security Evacuation is completed, it becomes clear that the Insured Person was an active participant in the events that led to an Occurrence, the Company has the right to recover all Transportation and Related Costs from the Insured Person.

Excess Provision

Benefits payable for the eligible expenses under this Rider will be limited to that part of the eligible expense, if any, which is in excess of the total benefits payable for the same Security Evacuation under any other valid and collectible insurance or other indemnity. If the other valid and collectible insurance or indemnity provides benefits on an excess coverage basis, benefits will be paid first by the insurer or services plan whose coverage has been in effect for the longer period of time at the date of the Security Evacuation.

For purposes of this Rider, an Insured Person's entitlement to other valid and collectible insurance or indemnity will be determined as if this Rider did not exist and will not depend on whether timely application for benefits from other valid and collectible insurance or indemnity is made by or on behalf of the Insured Person.

Benefits under this Rider will be reduced to the extent that benefits for expenses are covered by any other valid and collectible insurance or indemnity whether or not a claim is made for such benefits.]

Changes in Terms and Conditions

The terms and conditions of this Rider, including but not limited to the definition of Excluded Countries, may be changed at any time to reflect conditions that, in the opinion of the Company, constitute a change in the Policyholder's security evacuation exposure. The Company will give the Policyholder written notice of any change in the terms and conditions of this rider at least [10 – 45] days in advance of the effective date of the change.]

Definitions

Advisory means a formal recommendation by the Appropriate Authorities that the Insured Person or citizens of his or her Home Country or citizens of the Host Country leave the Host Country.

Appropriate Authority(ies) means the government authority(ies) in the Insured Person's Home Country or the government authority(ies) of the Host Country.

Designated Security Consultant means an employee of a security firm under contract to [AIAS] or an [AIAS] designated service provider who is experienced in security and measures necessary to ensure the safety of the Insured Person(s) in his or her care.

Excluded Countries means the following countries from which Security Evacuations are not available under this Rider: [list excluded countries, e.g., Iraq, Afghanistan, Pakistan, Israel (West Bank and Gaza Strip), Iran, Somalia and Chechnya or] any country subject to the administration and enforcement of U. S. economic embargoes and trade sanctions by the OFFICE OF FOREIGN ASSETS CONTROL (OFAC).

Home Country means the country of citizenship of the Insured Person. If the Insured Person has dual citizenship, for the purposes of this Rider, his or her Home Country is the country of the passport he or she used to enter the Host Country.

Host Country means any country, other than an Excluded Country, in which an Insured Person is traveling while covered under the Policy.

Imminent Physical Danger means the Insured Person is subject to possible physical injury or sickness that could result in grave physical harm or death.

Missing Person means an Insured Person who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

[Natural Disaster means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:

1. is due to natural causes; and
2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous.]

Nearest Place of Safety means a location determined by the Designated Security Consultant where:

1. the Insured Person can be presumed safe from the Occurrence that precipitated the Insured Person's Security Evacuation; and
2. the Insured Person has access to transportation; and
3. the Insured Person has the availability of temporary lodging, if needed.

Occurrence means any of the following situations in which an Insured Person finds him or her self while covered by the Policy:

1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person's Home Country or citizens of the Host Country should leave the Host Country;
3. [Natural Disaster within [7] days of an event ;]
4. [Verified Physical Attack or a Verified Threat of Physical Attack from a third party;]
5. [the Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within [7] days of his or her being found]

Period of Coverage means the period of time during which the Policy is in force with respect to the Insured Person.

Related Costs means food, lodging and, if necessary, physical protection for the Insured Person during the Transport to the Nearest Place of Safety.

Security Evacuation means the extrication of an Insured Person from the Host Country due to an Occurrence which results in the Insured Person being placed in Imminent Physical Danger.

Transport/Transportation means the most efficient and available method of conveyance. In all cases, where practical, economy fare will be utilized. If possible, the Insured Person's common carrier tickets will be used.

[Verified Physical Attack means deliberate physical harm of the Insured Person confirmed by documentation or physical evidence.]

[Verified Threat of Physical Attack means a threat against the Insured Person's health and safety as confirmed by documentation and/or physical evidence.]

Exclusions

No benefits are payable under this Rider for charges, fees or expenses:

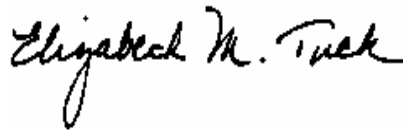
1. payable under any other provision of, or Rider to, the Policy to which this Rider is attached;
2. that are recoverable through the Insured Person's employer;
3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by an Insured Person, acting alone or in collusion with others;
4. arising from or attributable to an alleged:
 - a. violation of the laws of the Host Country by an Insured Person; or

- b. violation of the laws of the Insured Person's Home Country;
unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured Person;
5. due to the Insured Person's failure to maintain and possess duly authorized and issued required travel documents and visas;
 6. arising from an Occurrence which took place in an Excluded Country;
 7. for repatriation of remains expenses;
 8. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;
 9. for medical services;
 10. for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping;
 11. [for consulting services seeking information on Missing Person or kidnapping cases;]
 12. [arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;]
 13. [arising from or attributable, in whole or in part to non-compliance by the Insured Person with regard to any obligation specified in a contract or license;
 14. [due to military or political issues if the Insured Person's Security Evacuation request is made more than [7-60] days after the Appropriate Authority(ies) Advisory was issued;
 15. [due to a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:
 - a. is due to natural causes; and
 - b. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous].

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. witness this Rider:



President



Secretary

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AGDE-125589350 State: Arkansas
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Pittsburgh, PA
Company Tracking Number: C36049DBG
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only
Product Name: AIG@WORK
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Supporting Document Schedules

Satisfied -Name: Certification/Notice **Review Status:** Approved-Closed 04/12/2008
Comments:
Attachment:
Certification notice.pdf

Bypassed -Name: Application **Review Status:** Approved-Closed 04/12/2008
Bypass Reason: N/A as we are filing a rider only
Comments:

**STATE OF ARKANSAS
REVISED CERTIFICATE OF COMPLIANCE**

COMPANY NAME: National Union Fire Insurance Company of Pittsburgh, Pa

DESCRIPTION: Security Evacuation Benfit Rider

FORM NUMBER: C36049DBG

EDITION DATE: N/A

This is to certify that the above captioned policy form has achieved a Flesch Reading Ease Test score of 50.00 and complies with the requirements of Act 517 of 1981 (Ark. State Ann. Sec. 23-80-301 — 23-80-308) and Rule and Regulation 29.



Signature of Officer of Company

Assistant Vice President

Title

If a policy is scored by a method other than the Flesch Reading Ease Test, the alternate method should be explained in detail.